

VIRGINIA AUTO INSURANCE CONSUMER'S GUIDE



**Prepared by
Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance**

COMMONWEALTH OF VIRGINIA



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STATE CORPORATION COMMISSION BUREAU OF INSURANCE

The State Corporation Commission's Bureau of Insurance has prepared this Consumer's Guide to help you understand automobile insurance and how to get the coverage that best suits your needs. This guide explains the basic auto insurance coverages and will help you to decide how much insurance coverage you should buy. This guide also contains information that will help you if you have a claim or a complaint.

If you need more information about auto insurance, please call or write the Bureau of Insurance. You can call us in Richmond at (804) 371-9185 or on the State Corporation Commission's toll-free "hot line" number, which is 1-800-552-7945.

I hope that reading this guide will be helpful to you, and I encourage you to contact us if you have auto insurance questions or concerns.

Sincerely,

Alfred W. Gross
Commissioner of Insurance

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1. SHOPPING TIPS

1. **Tell your insurance agent or company certain facts about yourself and your driving habits. If these facts apply to you, they may entitle you to a lower premium:**

- the existence of an anti-theft device, automatic seatbelts and/or air bags;
- the car is used for pleasure driving only; you do not drive it to work;
- you are in a car pool and drive to work an average of no more than two days per week;
- you are a full time student and qualify as a good student (generally B average or above);
- the distance you drive to work is short;
- you drive less than 7,500 miles per year;
- you have had no accidents or violations;
- successful completion of a driver education or defensive driving course.

Many consumers have failed to benefit from various discounts simply because they did not supply the necessary information to their agent.

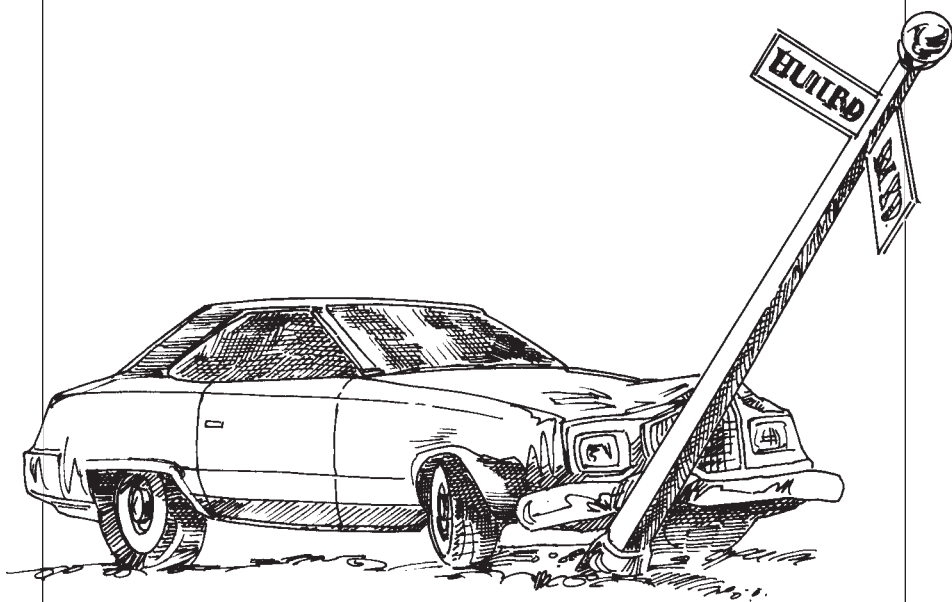
2. **Ask whether the insurance company plans to return some of your premium dollars.** Many mutual companies pay dividends to their policyholders at the end of the year. In some cases, dividends amount to more than 10% of premium costs. Remember that dividend amounts are not guaranteed.
3. **Ask whether a company sells a Special Package Auto Policy.** If you are eligible, it may result in a reduction of annual premium costs. Discuss the differences in the coverage between the Family Auto Policy and the Special Package Auto Policy with your agent.

4. **Ask if a company charges a membership fee when a policy is issued or renewed.** Some companies have additional charges not included in the annual premium amount that can significantly increase the amount you will have to pay.
5. **Do your shopping as far in advance as possible.** This will give you time to consider more companies and it will prevent a hasty decision. **Remember, policyholders who change companies at times other than the renewal date of a policy are charged for the administrative costs of canceling the policy.**
6. **If you have been turned down by one insurance company because you had an auto accident or traffic violation, try other companies.** Do not assume that you will be turned down by all companies. Just as companies have different premiums, they also have different underwriting standards. Keep trying. If several companies with low premiums turn you down, try some companies that have higher premiums.
7. **If all else fails and you are unable to obtain auto insurance, any licensed agent can obtain insurance for you through the Virginia Automobile Insurance Plan.** The Plan should be a *last resort* because the premiums are often higher than those of private companies.

2. WHY SHOULD YOU BUY AUTO INSURANCE ?

If you cause an auto accident, you may be responsible for the losses of the other people involved. A claim may be made or a lawsuit filed against you for those losses. You may have to pay not only for the property damage you cause, but also for the medical expenses, lost wages, and pain and suffering of any injured person. The amount of money you may have to pay could be substantial.

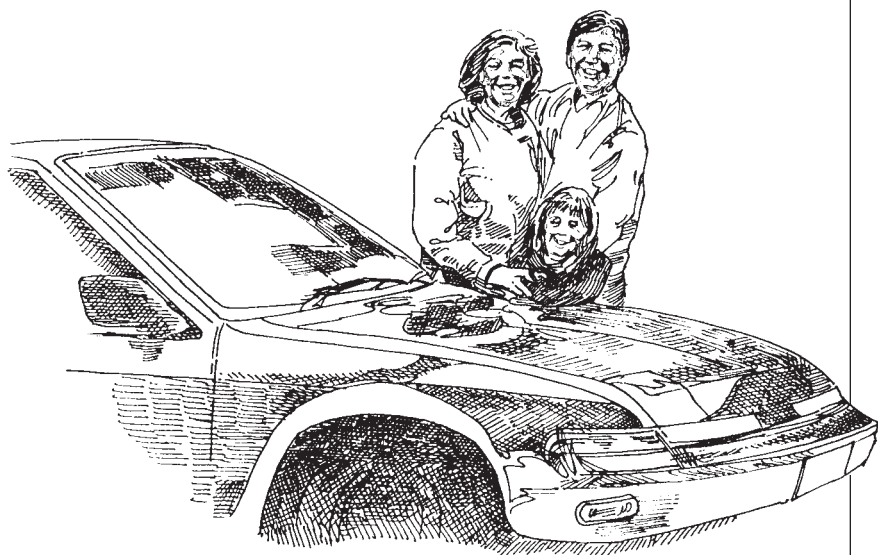
If you do not have insurance, anything of value that you own, including your home, savings, future wages and other assets, may be taken to pay for those losses. Auto liability insurance will protect you so that this does not happen. Liability insurance also pays for a lawyer to defend you against any claim or lawsuit.



You can also buy insurance to cover your injuries or damage to your auto. These optional coverages will pay you for your own losses whether or not you caused the loss.

Insurance is based on the theory that only a small portion of all drivers will be involved in accidents in any one year. The premiums paid by all drivers during the year are used to pay for the losses of those few drivers who have accidents. When you buy insurance, you receive financial protection in case you become involved in an accident. You also make sure that a person injured through your fault will recover for losses you cause.

You may feel that you never get to use your auto insurance unless something bad happens, but it makes sense to have that protection.



3. WHEN SHOULD YOU BUY AUTO INSURANCE?

- **When you decide to buy an auto.** You should have insurance in force on the day you first drive the auto as your own. If you obtain license plates prior to purchase, you will have to have an insurance company who has agreed to write your insurance and who has given you a policy number. The insurance will not need to be effective until you first drive the auto as your own. However, the Department of Motor Vehicles requires compliance with Virginia's financial responsibility law (as explained in Section 4) before you receive your license plates. You should consider having comprehensive coverage in effect on the day you obtain legal title to the auto even if you do not plan to drive it immediately. This will guarantee that if your auto is damaged or stolen before you drive it, you will be compensated.

- **When you trade autos or purchase additional autos.** If you purchase an automobile, it is automatically covered during the policy term if it replaces a car already on your policy. If you purchase an automobile in addition to the cars you already insure, most policies provide coverage for a limited time, usually 30 days. If you trade autos or purchase a new auto, the company will provide only the coverages that you have in the policy unless you notify your company of the changes. It is a good idea to notify your company as soon as possible when adding or deleting cars on your policy although most policies allow at least 30 days for such changes to be made.

If you have to borrow the money to purchase the car, your lender will require that you purchase physical damage coverage. If you do not have this coverage on your own policy, the bank may get a policy to cover *their interest* only.

- **When your policy is up for renewal.** It is a good idea to regularly shop for auto insurance immediately prior to your annual renewal date. Check to be sure that you are buying the right types of coverages with the best combination of price and service. If you decide it is best for you to change automobile insurance companies at renewal time, you should be aware that Virginia law allows an insurance company to cancel a new policy during the first sixty (60) days that the policy is in effect. This means that you may be denied insurance by the new company you have chosen after your old policy has already expired. The best way to prevent this from happening is to tell the new agent or company when you apply for a policy everything about your driving habits and your driving record especially if you have been convicted of traffic violations or have been involved in an automobile accident.

4. WHAT TYPES OF AUTO INSURANCE ARE YOU REQUIRED TO BUY?

Virginia has a financial responsibility law. It is designed to make sure that any motorist licensed to drive in Virginia has insurance or enough money to pay for losses that may result from an auto accident. The purpose of this law is to keep drivers off the highway if they cannot bear the cost of injuries or damage that they cause. These financial responsibility requirements can be met in one of several ways.

Financial Responsibility Options

- (1) When you register your vehicle, you must certify that it is insured by a company licensed to do business in Virginia. *Your policy must provide the following minimum limits of liability:*

- **\$25,000** for injury or death of one person;
- **\$50,000** for injury or death of two or more people; and
- **\$20,000** for property damage.

Otherwise, the law requires you to pay the uninsured motorist fee.

- (2) Uninsured Motorist Fee: **This \$500 Uninsured Motor Vehicle (UMV) fee, which is paid to the Department of Motor Vehicles (DMV), does not provide any insurance; it only allows you to drive an uninsured vehicle at your own risk.** It expires with your registration and must be paid at renewal.

- (3) Self-insurance or Surety Bonds: These are special options for owners of business vehicles. Details are available at any DMV office.

Consequences: Vehicle owners who are uninsured or have not paid the UMV fee will have their operator's license suspended. To be reinstated, they must pay a \$500 statutory fee, a \$30 reinstatement fee, and file an SR-22 with DMV for three years, which certifies that they have insurance.

OPTIONS 2 OR 3 SATISFY THE REQUIREMENTS OF LAW. HOWEVER, THEY DO NOT CONSTITUTE INSURANCE AND YOUR HOME, WAGES, AND OTHER ASSETS MAY BE TAKEN TO PAY ANY VALID CLAIMS AGAINST YOU.

If you decide to satisfy the requirements of the Virginia financial responsibility law by buying auto insurance, your policy must contain three major parts – (A) liability insurance for bodily injury, (B) liability insurance for property damage, and (C) uninsured/underinsured motorist coverage.

A. Bodily Injury Liability Insurance

This insurance does not protect you or your car directly.

If you cause an accident injuring other people, it protects you against their claims for medical expenses, lost wages, pain and suffering and other losses. It will also pay if the accident was caused by a member of your family living with you or a person using your auto with your consent. If you carry the minimum limits required by law, your policy will pay up to \$25,000 for the losses of any one victim in an accident. If several people are injured in an accident you cause, the minimum coverage you are required to buy will pay up to \$50,000 for their losses.

B. Property Damage Liability Insurance

Property damage liability insurance pays for any damage you cause to the property of others such as a crushed fender, broken glass, or a damaged wall or fence. Your insurance will pay for this damage whether you were driving your auto or whether it was being driven by another person with your consent. If you carry the minimum limits required by law, your policy will pay up to \$20,000 for property damage you cause.

C. Uninsured/Underinsured Motorist Coverage

Uninsured/Underinsured motorist coverage protects you directly in the event you are injured by a driver who does not have insurance or a driver whose liability limits are not high enough to cover your damages. It also protects you if you are injured by a hit-and-run driver.

It protects you by making sure that money is available to pay for your losses that were caused by someone else. Although the negligent driver is responsible for losses not paid by his insurance company, he may not be able to pay. Your insurance company will pay for losses above the amount of insurance that the negligent driver bought. However, the total amount of coverage you can collect from both sources will not exceed the amount of uninsured/underinsured motorist coverage you have purchased.

The minimum amount of coverage required by law is \$25,000/\$50,000/\$20,000. **The \$20,000 property damage coverage is subject to a \$200 deductible when a loss is caused by a hit-and-run driver who cannot be identified.**

The Family Auto Policy and the Special Package Auto Policy Differences in Limits of Liability

1. Family Auto Policy–Separate Limits of Liability -

When referring to liability limits, the insurance industry uses an abbreviation that can be confusing. The designation of \$25,000/\$50,000/\$20,000 (or 25/50/20) or similar designations refer to the maximum amounts that an insurance company will pay for the three basic liability coverages. The first number (\$25,000) refers to the limit on bodily injury per person. The second number (\$50,000)

refers to the limit on bodily injury per accident where two or more people have been injured. The third number (\$20,000) refers to the limit on property damage per accident. A policy sold with three separate limits for liability coverage is generally referred to as a Family Auto Policy.

2. **Special Package Auto Policy–Single Limit of Liability –** Some insurance companies sell a policy that covers bodily injury liability per person, bodily injury liability per accident and property damage liability, but does not have separate limits. The maximum that a company will pay per person or per accident is contained in a single limit. This single limit must be at least \$70,000 to satisfy the financial responsibility laws although limits of up to \$1,000,000 can be purchased. This limit of liability applies to all bodily injury and property damage liability losses that occur as a result of any one accident for which the insured is legally liable. Uninsured motorist coverage is also contained in every Special Package Auto Policy.

The premiums for a Special Package Auto Policy are usually 10% to 20% less than a company's Family Auto Policy premiums. This difference in price is due to the fact that the Special Package Auto Policy contains more exclusions than the Family Auto Policy so there is less insurance coverage.

5. WHAT OTHER TYPES OF INSURANCE ARE AVAILABLE?

There are other types of auto insurance that are available in addition to the required coverages. This insurance can provide additional protection against financial losses resulting from an auto accident.

A. Collision and Comprehensive Coverage

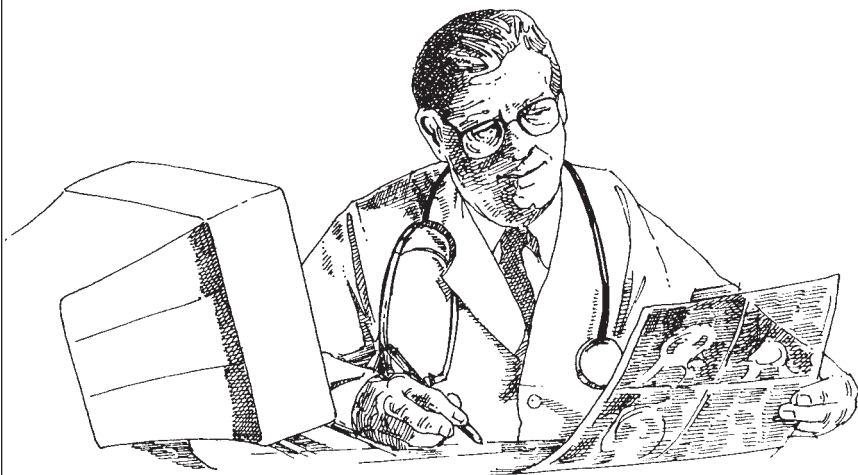
“Collision” and “Comprehensive” coverages, which are also known as physical damage coverages, pay for repair or replacement of your auto regardless of who is at fault. Collision coverage pays if your auto collides with most objects, including another car, or if it overturns. Comprehensive coverage pays for damage to your auto from almost all other causes such as fire, vandalism, water, hail, glass breakage, wind, and falling objects. It will pay even if your pet chews the upholstery. Comprehensive coverage also pays if your auto or parts of the auto, such as the battery or tires, are stolen. You will need physical damage coverage if you borrow the money to buy your car from a bank or some other financial institution.

If you own an automobile which is insured for comprehensive and collision coverages, your policy will extend those coverages to an automobile that you rent (on vacation, for example). If you rent a vehicle from a rental agency, you should read the rental agreement carefully before deciding whether to purchase the loss damage waiver or physical damage protection they offer. Your automobile insurance may not provide coverage for all your obligations under the rental agreement.

B. Medical Expense and Loss of Income Benefits Coverage

Medical Expense Benefits Coverage pays all reasonable and necessary medical and funeral expenses for you or others injured or killed in an accident while riding or

driving in your auto. This includes hospital, surgical, rehabilitative, chiropractic, x-ray, dental, professional nursing, prosthetic, and funeral expenses. It will also cover you or members of your family if you are struck by an auto while walking or while riding in another auto. This coverage will pay for medical and funeral expenses even if you cause the accident. Usually, only expenses incurred within three years after the accident are included. **This coverage will provide benefits to anyone, such as a carpool mate, a friend, or a neighbor's child injured in your car.**



Loss of Income Benefits Coverage pays you, your family, or others in your auto for loss of income up to \$100 per week for a period not to exceed 52 weeks.

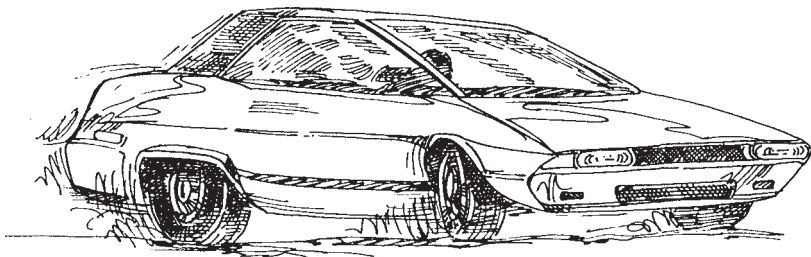
C. Rental Reimbursement Coverage

You can buy coverage to reimburse you for the expense of renting a substitute vehicle if your auto is withdrawn from use for longer than 24 hours and the withdrawal is caused by a collision or by a comprehensive loss as defined in your policy. Comprehensive losses are usually fire and theft. **Ask your company or agent about available coverage and limits.**

Insurance companies are required, by law, to notify you that rental reimbursement coverage is available for autos insured for comprehensive or collision coverage.

D. Loss of Use Coverage

You can also buy coverage to reimburse you for the expense of paying a rental car agency for the loss of use of its rental car as a result of an accident. This provides coverage in the event that you are required by contract to reimburse the rental car agency for its loss of rental income while the car you have damaged is being repaired.



6. HOW MUCH INSURANCE DO YOU NEED?

Buying the kinds and amounts of insurance you need is difficult because you cannot predict the future. You do not know if, or when, you will be involved in an auto accident or the amount of damage that might be caused. However, there are three general guidelines that you should follow when you buy insurance to protect your future financial security and to keep your present insurance premiums as low as possible. These guidelines are:

- **The more you have to protect, the more insurance you need.** If you own a home and are regularly employed at a good wage, you probably should buy more insurance than the minimum coverage required by law.
- **Buying insurance to cover your own smaller losses may be unnecessary.** If you take a higher deductible or do not buy collision coverage on an older auto, you may save money. The key to this guideline is to decide how much you could pay in the event of an accident without causing yourself financial hardship.
- **You should discuss your insurance needs with your agent.** It is this person's job to help you choose the types and amounts of insurance coverage you need.

You should consider buying the coverage discussed in the following sections when you buy insurance.

A. Additional Liability Coverage

The amount of liability insurance you buy above the required amount depends on how much you have to lose. You could be required to pay a large amount of money if you or a family member causes a traffic accident. A \$100,000 settlement or verdict against a negligent driver is not as uncommon as it used to be. If you have purchased only \$50,000 of insurance, and there is a \$100,000 settlement against you, you will be personally responsible for the remaining \$50,000 in damages.

You should buy more than the minimum limits required by law. This increased insurance coverage is available at a modest additional cost. Insurance companies generally offer bodily injury liability limits of \$50,000/\$100,000, \$100,000/\$300,000 or greater. Purchasing coverage at the increased limits offers you additional protection at a small increase in premium.

You should also consider buying higher property damage insurance limits than required by law due to the recent increase in the costs of new automobiles and the costs of automobile repair work. The minimum limit required for property damage coverage is \$20,000. Insurance companies will generally offer higher limits such as \$25,000 or \$50,000 at a very modest additional cost.

Remember that you or a member of your family could cause an accident in which a number of other automobiles are destroyed or there is damage to a wall or fence. If you only have property damage insurance at the minimum limit of \$20,000 and the total amount of damage is greater than \$20,000, you will have to pay the remaining cost of repairs to all the damaged property out of your own pocket. This is an important factor to consider when you select your property damage insurance limits.

B. Additional Uninsured/Underinsured Motorist Coverage

Uninsured/underinsured motorist coverage protects you in the event you are injured by:

- a driver who does not have insurance,
- a driver with liability coverage less than your uninsured/underinsured motorist coverage,
- a driver whose liability limits are not high enough to cover your losses, or
- a hit-and-run driver.

If you buy only the minimum amount of this coverage and you are in a serious accident caused by a hit-and-run driver, you may not have enough insurance to pay all of your own auto repair and medical bills. Or, if you are severely injured by another driver who only has the limits of \$25,000/\$50,000/\$20,000, this may not be enough to cover all your losses.

Although you can never be certain that a driver who injures you will have insurance or enough insurance, your ability to buy additional uninsured/underinsured motorist coverage gives you control over your own financial security.

The amount of uninsured/underinsured motorist coverage you purchase will equal the amount of your liability coverage unless you specifically request a lower amount.

C. Optional Insurance

If you buy **only** liability insurance, and you cause an auto accident in which you are injured and your auto is damaged, your auto insurance policy **will not** pay you for your own losses. **Liability insurance pays only for losses you cause to others.** Uninsured/underinsured motorist coverage pays for your losses, but **only if these losses were caused by someone else without insurance.** To be fully protected you should buy optional insurance to cover your own losses in any accident,

even one that you cause. The major optional coverages that will guarantee that you can pay your own auto repair and medical bills are comprehensive and collision coverages and medical expense and loss of income benefits coverage.

1. **Collision and Comprehensive Coverage** – Collision and comprehensive coverage will pay you the “actual cash value” of your auto if it is stolen or totally destroyed. Generally, this means that you will only be paid the current market value for autos of similar model and year. The company will not pay the cost to replace your auto with a brand new, current model vehicle of similar quality and equipment.

Several factors should be considered when purchasing collision and comprehensive coverage. The age of the car may be the most important. As your auto gets older, the actual cash value decreases. If you are financing your auto, your lender will probably require you to keep collision and comprehensive coverages until the loan is repaid.

2. **Deductibles** – Collision and comprehensive coverages protecting you against damage to your auto can be bought at a much lower price if you take a “deductible.” This means that you agree to pay a specific amount, anywhere from \$50 to \$1,000, from your own pocket to repair or replace your auto before you collect from your insurance company. For example, if you have a deductible of \$100 and a loss of \$500 occurs, you collect \$400 from your insurance company. If a loss of less than \$100 occurs, you pay for all of it yourself. If you take a deductible and pay for small losses yourself, your company can give you a discount. This way you can cut your insurance premium costs and still be protected against large losses.

You should choose a deductible you feel you can afford without causing financial difficulty if an accident occurs. A

large deductible will lower your insurance premium costs the most on your collision coverage, but you should also consider a deductible when you buy comprehensive coverage.

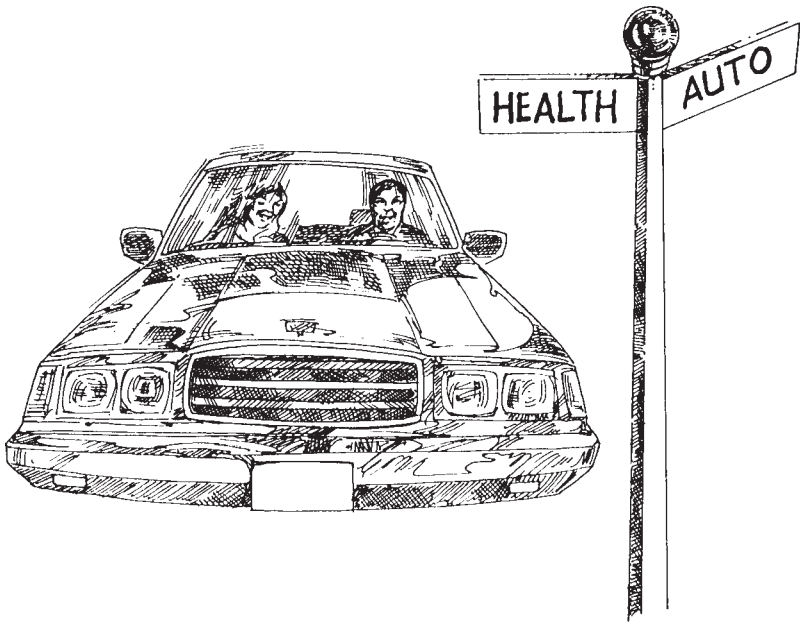
3. **Medical Expense and Loss of Income Benefits Coverage**
– Medical Expense Benefits Coverage will pay you, your family, or occupants of your auto for reasonable and necessary medical, hospital, or funeral expenses that you have as a result of an auto accident regardless of who caused the accident. If the injured person is employed, disability coverage will pay for loss of income up to \$100 per week for 52 weeks. If a single policy covers two, three or four autos, the total amount of medical expense and loss of income benefits coverages under that policy would be the total of the amounts on all of those autos.

If you and your family are already covered by some other form of accident and health insurance, such as Trigon (formerly Blue Cross/Blue Shield), or if you have adequate disability income coverage, you may not need medical expense and loss of income benefits coverages. But before you decide not to buy this coverage please consider:

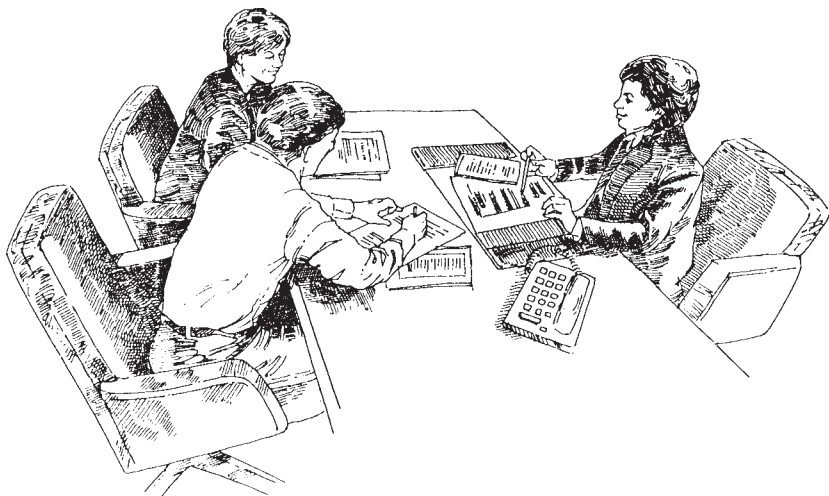
- **Health insurance usually covers only you and your family.** It does not cover others who may be injured while riding in your auto. If you want to cover these people, you should buy medical expense and loss of income benefits coverages.
- **Your other health insurance policy may exclude losses caused by auto accidents.** If auto accidents are not covered, you should consider buying the medical expense and loss of income benefits coverages.
- **Your health insurance policy may limit the amount you can recover to less than the total cost of all**

medical treatment you received. Also, few health insurance policies provide loss of income benefits.

Comparing the benefits of your health insurance policy is a complicated process. You may wish to discuss your health insurance coverages with your employer or agent before shopping for auto insurance.



7. HOW DO YOU SHOP FOR AUTO INSURANCE?



Virginia has a competitive rating law. This means that different companies will be charging different prices for auto insurance. Choosing your insurance company is like choosing your favorite brands of other products. Price is important, but it should not be the only thing you think about. Before buying your insurance, you should consider contacting a number of insurance agents or companies to find the best combination of quality and price for your needs.

If you decide to shop for auto insurance, the first step is to get to know the product you are buying. Read the earlier sections of this Guide, especially Section 6, "How Much Insurance Do You Need?" If you know what you want before you shop, you are less likely to buy what you do not need. Then, ***call several insurance companies or agents. Ask each one to give you a quotation of how much the annual premium for a policy insuring your auto would cost.*** Most companies sell policies that are renewable every six months. Consider buying a one-year policy if it is available so that there will be more time

between premium increases. And be sure you ask if the prices you are quoted are for six months or one year. Tell each one how much insurance you want and describe yourself and your auto. Many companies have premium payment plans available. However, a separate service charge may be added to each installment. Premiums can also be financed through premium finance companies. A separate service charge and interest will be applied when financing your premium through a premium finance company. Any additional charges should be considered when comparing premiums. Use the Automobile Insurance Quotation Worksheet to keep track of the information you will need to give them and the prices they give you.

Once you have narrowed your search to two or three companies with the best range of prices, you should consider each company's reputation for financial stability, policyholder service, underwriting practices, and claims handling practices. Service is difficult to measure. However, you can get some indication of a company's quality by talking to different insurance agents. You may also ask your friends and neighbors who are policyholders of the companies that you are considering about experiences with their companies.

The following tables of sample insurance premiums display the price differences among companies writing most of the automobile insurance in Virginia. These tables list annual premiums (rounded to the nearest dollar) for a typical automobile policy for the 50 largest writers of automobile insurance as of April 1, 1998. The tables show premiums for three hypothetical drivers, a Married Adult–Age 45, an Unmarried Male–Age 20, and an Unmarried Female–Age 20. The premiums are based on liability and uninsured/underinsured motorist limits of \$25,000/\$50,000/\$20,000, medical expense benefits coverage of \$2,000, collision coverage with a \$100 deductible and a \$50 deductible comprehensive coverage, unless otherwise indicated by an asterisk(*). There are no additions in these figures

for surcharges for accidents and traffic violations. These are annual insurance premiums, even though many of the companies offer policies for six month terms as well.

The insurance companies included in these tables are 50 of the largest writers of automobile insurance measured by the size of their market share in Virginia. There are many other companies that sell auto insurance in Virginia on a smaller scale. It is possible that one of the other companies not listed will have the right combination of price and service to meet your needs.

These tables also show premiums for Special Package Auto Policies. These premiums are based on the following coverages: \$70,000 bodily injury and property damage liability limits, \$2,000 medical expense benefits and \$1,000 death benefits. Uninsured/underinsured motorist, collision, and comprehensive coverages similar to those above are also included.

These Premium Tables should be used as a guide only. While they do show which companies will have premiums that are generally higher or lower in comparison with other companies, the relative position of a company's premiums may vary substantially in particular cases. Also, your actual premium for any of the companies listed will vary from the displayed premium depending on the amount of insurance you buy, the type of policy issued, the type of auto you drive, where you live, the number of drivers in your family, the underwriting standards of the company, and other important factors. In addition, companies periodically adjust premium levels.

Using the Automobile Insurance Quotation Worksheet will give you a more accurate idea of what *your policy premium will be.*

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

	Alexandria	Fairfax Co.	Richmond	Henrico Co.
Allstate Indemnity	\$2,161	\$1,845	\$2,233	\$1,747
Allstate Insurance	811	725	845	707
Amica Mutual	966	906	1037	979
Atlanta Casualty ***	2,549	2,430	2,054	2,054
Cincinnati Insurance	940	845	804	804
Colonial of WI *** **	1,655	1,439	1,667	1,355
Dairyland	2,057	2,057	2,285	1,757
Erie Insurance Company	1,091	1,091	1,155	1,146
Erie Insurance Exchange	697	697	744	736
Farmers Insurance Exchange	987	975	1,089	845
Fidelity & Guaranty Ins. Und. ***	1,526	1,526	1,769	1,690
GEICO	847	889	814	1,081
GEICO Casualty ***	2,044	1,955	1,909	2,155
GEICO General	847	889	814	1,081
GEICO Indemnity	1,196	1,250	1,176	1,530
General Insurance Co. *****	1,696	1,572	1,737	1,526
Harleysville Mutual	839	839	862	862
Hartford of the Midwest *****	1,246	1,153	1,142	1,252
Integon General ***	2,527	2,428	2,380	2,230
Integon Indemnity ***	1,798	1,798	1,709	1,709
Integon National ***	2,325	2,247	2,281	2,281
Liberty Mutual Fire	891	786	987	855
Lumbermens Mutual Casualty	719	679	703	703
Metropolitan P & C	1,235	1,219	1,403	689
Mid Century Insurance Company	1,343	1,326	1,482	1,146
National Grange Mutual Ins. Co.	779	779	777	777
Nationwide Mutual	835	779	976	818
Nationwide Mutual Fire	915	853	1,070	896
New Hampshire Indemnity ***	2,256	1,758	1,800	1,524
Omni***	2,319	2,427	2,407	2,195
Penn National Mutual Ins. Co.	1,191	1,191	771	771
Progressive American	1,698	1,618	2,332	1,314
Progressive Casualty	2,270	2,163	3,161	1,758
Progressive Classic	1,355	1,293	1,853	1,052
Prudential Property & Casualty	1,031	917	1,121	941
Rockingham Casualty	830	830	896	896
Southern Insurance Co. of VA	944	944	1,009	1,009
State Farm F & C	1,016	955	1,085	1,085
State Farm Mutual	782	736	835	835
Superior Insurance Company	2,092	1,823	1,829	1,824

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

	Alexandria	Fairfax Co.	Richmond	Henrico Co.
Travelers Indemnity	\$1,373	\$1,151	\$1,467	\$1,231
Travelers Indemnity of IL	984	828	1,052	884
USAA *****	578	569	612	572
USAA Cas. Ins. Co. *****	594	583	630	588
USF&G ***	1,027	1,027	1,190	1,137
VA Farm Bureau Fire & Casualty	1,299	1,286	1,405	1,363
VA Farm Bureau Mutual	697	689	747	725
VA Farm Bureau Town & Country	606	599	644	625
Victoria Fire & Casualty ***	2,286	1,956	2,228	1,912
Virginia Mutual **	771	771	865	842

* Representative of premiums for the remainder of the state

** Uninsured/underinsured motorists coverages higher and/or liability limits higher than the 25/50/20 minimum limits

*** Higher deductibles for comprehensive and/or collision coverage

**** Formerly Colonial Insurance Company of California

***** General Insurance Company of Trieste & Venice

***** Available to members of AARP

***** Available to applicants meeting specified requirements (generally restricted to commissioned and non-commissioned military officers and their families)

***** Available to applicants meeting specified requirements (generally restricted to ex-dependents of USAA members)

Note: Premiums are based on the following coverages unless otherwise noted:

Bodily Injury Liability:	\$25,000 each person	\$50,000 each accident
Property Damage Liability:	\$20,000 each accident	
Medical Expense Benefits:	\$ 2,000 each person	
Uninsured/Underinsured Motorists Coverage:		
Bodily Injury:	\$25,000 each person	\$50,000 each accident
Property Damage:	\$20,000 each accident	
Comprehensive:	\$ 50 deductible	
Collision:	\$ 100 deductible	

No surcharges or discounts are included except for driver's training credit.

Drivers are accident and conviction free for the past three years.

Vehicles are driven 12,000 miles annually and are used to and from work.

Vehicles are not used in business.

Premiums are based on a 1998 model year vehicle costing \$15,000.

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

	Virginia Beach	Norfolk	Roanoke	Charlotte Co. *
Allstate Indemnity	\$1,847	\$2,121	\$1,541	\$2,949
Allstate Insurance	761	859	599	797
Amica Mutual	1,053	1,053	803	862
Atlanta Casualty***	2,450	1,940	2,041	1,792
Cincinnati Insurance	913	913	744	973
Colonial of WI**** ****	1,307	1,331	1,211	1,235
Dairyland	1,709	1,853	1,673	1,697
Erie Insurance Company	1,109	1,109	951	1,168
Erie Insurance Exchange	713	713	613	755
Farmers Insurance Exchange	933	933	799	1,045
Fidelity & Guaranty Ins. Und. ***	1,514	1,514	1,193	1,364
GEICO	865	922	733	893
GEICO Casualty ***	1,852	2,138	1,714	1,705
GEICO General	865	922	733	893
GEICO Indemnity	1,204	1,306	1,045	1,273
General Insurance Co. ***** ***	1,535	1,724	1,333	1,285
Harleysville Mutual	1,203	1,203	691	842
Hartford of the Midwest *****	1,193	1,286	1,034	1,050
Integon General ***	2,099	2,099	1,780	1,818
Integon Indemnity ***	2,114	1,991	1,651	1,621
Integon National ***	1,974	2,510	1,873	1,970
Liberty Mutual Fire	869	869	693	876
Lumbermens Mutual Casualty	721	721	511	621
Metropolitan P & C	931	815	795	1,163
Mid Century Insurance Company	1,268	1,268	1,084	1,421
National Grange Mutual Ins. Co.	846	846	636	675
Nationwide Mutual	858	858	674	848
Nationwide Mutual Fire	941	941	739	930
New Hampshire Indemnity ***	1,612	1,816	1,357	1,347
Omni***	2,299	2,739	2,139	2,255
Penn National Mut. Ins. Co.	965	965	593	845
Progressive American	1,468	1,960	1,379	1,694
Progressive Casualty	1,963	2,628	1,845	2,294
Progressive Classic	1,176	1,563	1,105	1,345
Prudential Property & Casualty	955	959	789	1,001
Rockingham Casualty	827	827	734	850
Southern Insurance Co. of VA	950	950	741	851
State Farm F & C	1,043	1,043	808	1,104
State Farm Mutual	803	803	623	851
Superior Insurance Company	1,975	2,522	1,904	1,914

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

	Virginia Beach	Norfolk	Roanoke	Charlotte Co. *
Travelers Indemnity	\$1,233	\$1,233	\$973	\$1,287
Travelers Indemnity of IL	886	886	702	924
USAA *****	562	572	500	590
USAA Cas. Ins. Co. *****	578	590	513	608
USF&G ***	1,018	1,018	807	919
VA Farm Bureau Fire & Casualty	1,212	1,212	1,056	1,353
VA Farm Bureau Mutual	650	650	576	734
VA Farm Bureau Town & Country	566	566	507	667
Victoria Fire & Casualty ***	1,753	2,315	1,691	1,641
Virginia Mutual **	848	848	665	716

* Representative of premiums for the remainder of the state

** Uninsured/underinsured motorists coverages higher and/or liability limits higher than the 25/50/20 minimum limits

*** Higher deductibles for comprehensive and/or collision coverage

**** Formerly Colonial Insurance Company of California

***** General Insurance Company of Trieste & Venice

***** Available to members of AARP

***** Available to applicants meeting specified requirements (generally restricted to commissioned and non-commissioned military officers and their families)

***** Available to applicants meeting specified requirements (generally restricted to ex-dependents of USAA members)

Note: Premiums are based on the following coverages unless otherwise noted:

Bodily Injury Liability:	\$25,000 each person	\$50,000 each accident
Property Damage Liability:	\$20,000 each accident	
Medical Expense Benefits:	\$ 2,000 each person	
Uninsured/Underinsured Motorists Coverage:		
Bodily Injury:	\$25,000 each person	\$50,000 each accident
Property Damage:	\$20,000 each accident	
Comprehensive:	\$ 50 deductible	
Collision:	\$ 100 deductible	

No surcharges or discounts are included except for driver's training credit.

Drivers are accident and conviction free for the past three years.

Vehicles are driven 12,000 miles annually and are used to and from work.

Vehicles are not used in business.

Premiums are based on a 1998 model year vehicle costing \$15,000.

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Male - Age 20

	Alexandria	Fairfax Co.	Richmond	Henrico Co.
Allstate Indemnity	\$6,137	\$5,293	\$6,305	\$4,975
Allstate Insurance	2,599	2,357	2,681	2,257
Amica Mutual	2,626	2,445	2,840	2,662
Atlanta Casualty ***	5,689	5,439	4,573	4,573
Cincinnati Insurance	2,687	2,408	2,286	2,286
Colonial of WI *** ****	4,319	3,731	4,331	3,455
Dairyland	4,997	4,997	5,609	4,217
Erie Insurance Company	2,465	2,451	2,596	2,577
Erie Insurance Exchange	1,979	1,979	2,117	2,094
Farmers Insurance Exchange	2,805	2,768	3,106	2,398
Fidelity & Guaranty Ins. Und. ***	4,366	4,366	5,071	4,842
GEICO	2,313	2,435	2,220	2,971
GEICO Casualty ***	5,050	4,822	5,761	5,282
GEICO General	2,313	2,435	2,220	2,971
GEICO Indemnity	3,438	3,598	3,383	4,448
General Insurance Co. *****	4,386	4,013	4,489	3,889
Harleysville Mutual	3,148	3,148	3,237	3,237
Hartford of the Midwest *****	3,292	3,049	3,014	3,309
Integon General ***	5,928	5,696	5,590	5,214
Integon Indemnity ***	5,433	5,433	5,134	5,134
Integon National ***	4,583	4,434	4,542	4,542
Liberty Mutual Fire	2,323	2,064	2,585	2,232
Lumbermens Mutual Casualty	1,709	1,613	1,671	1,671
Metropolitan P & C	3,763	3,715	4,281	2,059
Mid Century Insurance Company	3,296	3,252	3,651	2,821
National Grange Mutual Ins. Co.	2,197	2,197	2,187	2,187
Nationwide Mutual	2,515	2,342	2,949	2,455
Nationwide Mutual Fire	2,763	2,572	3,240	2,698
New Hampshire Indemnity ***	6,201	4,817	4,934	4,168
Omni***	5,107	5,343	5,295	4,831
Penn National Mut. Ins. Co.	3,245	3,245	2,067	2,067
Progressive American	3,815	3,646	4,930	2,898
Progressive Casualty	5,091	4,862	6,610	3,868
Progressive Classic	3,035	2,899	3,914	2,307
Prudential Property & Casualty	2,777	2,461	3,021	2,529
Rockingham Casualty	2,534	2,534	2,741	2,741
Southern Insurance Co. of VA	3,079	3,079	3,298	3,298
State Farm F & C	2,925	2,744	3,126	3,126
State Farm Mutual	2,339	2,196	2,501	2,501
Superior Insurance Company	5,339	4,627	4,619	4,568

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Male - Age 20

	Alexandria	Fairfax Co.	Richmond	Henrico Co.
Travelers Indemnity	\$4,049	\$3,389	\$4,333	\$3,619
Travelers Indemnity of IL	2,884	2,415	3,086	2,580
USAA *****	1,617	1,589	1,722	1,600
USAA Cas. Ins. Co. *****	2,012	1,972	2,144	1,990
USF&G ***	2,919	2,919	3,390	3,237
VA Farm Bureau Fire & Casualty	4,288	4,245	4,644	4,504
VA Farm Bureau Mutual	2,261	2,236	2,431	2,359
VA Farm Bureau Town & Country	2,290	2,262	2,440	2,365
Victoria Fire & Casualty ***	5,883	5,037	5,735	4,902
Virginia Mutual **	2,001	2,001	2,232	2,172

- * Representative of premiums for the remainder of the state
- ** Uninsured/underinsured motorists coverages higher and/or liability limits higher than the 25/50/20 minimum limits
- *** Higher deductibles for comprehensive and/or collision coverage
- **** Formerly Colonial Insurance Company of California
- ***** General Insurance Company of Trieste & Venice
- ***** Available to members of AARP
- ***** Available to applicants meeting specified requirements (generally restricted to commissioned and non-commissioned military officers and their families)
- ***** Available to applicants meeting specified requirements (generally restricted to ex-dependents of USAA members)

Note: Premiums are based on the following coverages unless otherwise noted:

Bodily Injury Liability:	\$25,000 each person	\$50,000 each accident
Property Damage Liability:	\$20,000 each accident	
Medical Expense Benefits:	\$ 2,000 each person	
Uninsured/Underinsured Motorists Coverage:		
Bodily Injury:	\$25,000 each person	\$50,000 each accident
Property Damage:	\$20,000 each accident	
Comprehensive:	\$ 50 deductible	
Collision:	\$ 100 deductible	

No surcharges or discounts are included except for driver's training credit.

Drivers are accident and conviction free for the past three years.

Vehicles are driven 12,000 miles annually and are used to and from work.

Vehicles are not used in business.

Premiums are based on a 1998 model year vehicle costing \$15,000.

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Male - Age 20

	Virginia Beach	Norfolk	Roanoke	Charlotte Co. *
Allstate Indemnity	\$5,197	\$5,924	\$4,445	\$5,527
Allstate Insurance	2,415	2,729	1,937	2,521
Amica Mutual	2,888	2,888	2,127	2,308
Atlanta Casualty ***	5,445	4,289	4,539	3,981
Cincinnati Insurance	2,607	2,607	2,111	2,781
Colonial of WI *** ****	3,335	3,455	3,107	3,119
Dairyland	4,073	4,492	3,941	3,905
Erie Insurance Company	2,491	2,491	2,130	2,627
Erie Insurance Exchange	2,026	2,026	1,734	2,149
Farmers Insurance Exchange	2,649	2,649	2,254	2,973
Fidelity & Guaranty Ins. Und. ***	4,330	4,330	3,399	3,894
GEICO	2,370	2,520	1,996	2,438
GEICO Casualty ***	4,562	6,637	4,215	4,193
GEICO General	2,370	2,520	1,996	2,438
GEICO Indemnity	2,483	3,776	2,987	3,655
General Insurance Co. *****	3,934	4,454	3,398	3,272
Harleysville Mutual	4,555	4,555	2,416	3,156
Hartford of the Midwest *****	3,149	3,399	2,722	2,766
Integon General ***	4,959	4,959	4,117	4,189
Integon Indemnity ***	6,395	5,984	4,925	4,810
Integon National ***	3,890	4,947	3,708	3,922
Liberty Mutual Fire	2,284	2,284	1,801	2,210
Lumbermens Mutual Casualty	1,717	1,717	1,201	1,473
Metropolitan P & C	2,817	2,451	2,399	3,535
Mid Century Insurance Company	3,114	3,114	2,647	3,502
National Grange Mutual Ins. Co.	2,392	2,392	1,780	1,895
Nationwide Mutual	2,589	2,589	2,020	2,545
Nationwide Mutual Fire	2,845	2,845	2,185	2,796
New Hampshire Indemnity ***	4,416	4,979	3,703	3,674
Omni ***	5,067	6,055	4,687	4,951
Penn National Mut. Ins. Co.	2,623	2,623	1,585	2,281
Progressive American	3,217	4,333	3,116	3,774
Progressive Casualty	4,286	5,778	4,162	5,089
Progressive Classic	2,563	3,447	2,478	2,988
Prudential Property & Casualty	2,569	2,577	2,111	2,693
Rockingham Casualty	2,523	2,523	2,233	2,597
Southern Insurance Co. of VA	3,100	3,100	2,401	2,769
State Farm F&C	3,004	3,004	2,311	3,182
State Farm Mutual	2,404	2,404	1,847	2,550
Superior Insurance Company	5,032	6,410	4,839	4,769

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Male - Age 20

	Virginia Beach	Norfolk	Roanoke	Charlotte Co. *
Travelers Indemnity	\$3,627	\$3,627	\$2,853	\$3,791
Travelers Indemnity of IL	2,585	2,585	2,036	2,703
USAA *****	1,569	1,600	1,379	1,654
USAA Cas. Ins. Co. *****	1,952	1,996	1,711	2,065
USF&G ***	2,890	2,890	2,277	2,603
VA Farm Bureau Fire & Casualty	3,995	3,995	3,469	4,470
VA Farm Bureau Mutual	2,104	2,104	1,854	2,388
VA Farm Bureau Town & Country	2,132	2,132	1,899	2,533
Victoria Fire & Casualty ***	4,454	5,992	4,339	4,198
Virginia Mutual **	2,187	2,187	1,705	1,839

* Representative of premiums for the remainder of the state

** Uninsured/underinsured motorists coverages higher and/or liability limits higher than the 25/50/20 minimum limits

*** Higher deductibles for comprehensive and/or collision coverage

**** Formerly Colonial Insurance Company of California

***** General Insurance Company of Trieste & Venice

***** Available to members of AARP

***** Available to applicants meeting specified requirements (generally restricted to commissioned and non-commissioned military officers and their families)

***** Available to applicants meeting specified requirements (generally restricted to ex-dependents of USAA members)

Note: Premiums are based on the following coverages unless otherwise noted:

Bodily Injury Liability:	\$25,000 each person	\$50,000 each accident
Property Damage Liability:	\$20,000 each accident	
Medical Expense Benefits:	\$ 2,000 each person	
Uninsured/Underinsured Motorists Coverage:		
Bodily Injury:	\$25,000 each person	\$50,000 each accident
Property Damage:	\$20,000 each accident	
Comprehensive:	\$ 50 deductible	
Collision:	\$ 100 deductible	

No surcharges or discounts are included except for driver's training credit.

Drivers are accident and conviction free for the past three years.

Vehicles are driven 12,000 miles annually and are used to and from work.

Vehicles are not used in business.

Premiums are based on a 1998 model year vehicle costing \$15,000.

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Female - Age 20

	Alexandria	Fairfax Co.	Richmond	Henrico Co.
Allstate Indemnity	\$4,205	\$3,651	\$4,319	\$3,401
Allstate Insurance	1,633	1,487	1,701	1,423
Amica Mutual	1,740	1,624	1,880	1,765
Atlanta Casualty ***	4,190	4,005	3,370	3,370
Cincinnati Insurance	1,617	1,451	1,378	1,378
Colonial of WI *** ****	3,095	2,699	3,119	2,495
Dairyland	3,785	3,785	4,229	3,185
Erie Insurance Company	1,410	1,410	1,493	1,482
Erie Insurance Exchange	997	997	1,067	1,053
Farmers Insurance Exchange	1,625	1,603	1,797	1,391
Fidelity & Guaranty Ins. Und. ***	3,371	3,371	3,915	3,739
GEICO	1,533	1,615	1,471	1,965
GEICO Casualty ***	3,568	3,409	3,328	3,757
GEICO General	1,533	1,615	1,471	1,965
GEICO Indemnity	2,247	2,352	2,213	2,918
General Insurance Co. *****	3,427	3,164	3,485	3,077
Harleysville Mutual	1,667	1,667	1,714	1,714
Hartford of the Midwest *****	2,486	2,302	2,276	2,498
Integon General ***	5,093	4,902	4,830	4,489
Integon Indemnity ***	3,376	3,376	3,195	3,195
Integon National ***	3,476	3,356	3,397	3,397
Liberty Mutual Fire	1,533	1,358	1,702	1,471
Lumbermens Mutual Casualty	1,165	1,097	1,137	1,137
Metropolitan P & C	2,521	2,489	2,867	1,385
Mid Century Insurance Company	1,887	1,863	2,088	1,613
National Grange Mutual Ins. Co.	1,701	1,701	1,691	1,691
Nationwide Mutual	1,395	1,300	1,663	1,363
Nationwide Mutual Fire	1,531	1,426	1,794	1,497
New Hampshire Indemnity ***	4,477	3,481	3,565	3,013
Omni***	3,679	3,859	3,819	3,479
Penn National Mut. Ins. Co.	2,507	2,507	1,601	1,601
Progressive American	2,744	2,617	3,677	2,097
Progressive Casualty	3,663	3,494	4,951	2,801
Progressive Classic	2,184	2,086	2,917	1,673
Prudential Property & Casualty	1,931	1,711	2,099	1,757
Rockingham Casualty	1,587	1,587	1,716	1,716
Southern Insurance Co. of VA	2,216	2,216	2,373	2,373
State Farm F & C	1,780	1,671	1,901	1,901
State Farm Mutual	1,436	1,349	1,534	1,534
Superior Insurance Company	3,798	3,308	3,332	3,313

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Female - Age 20

	Alexandria	Fairfax Co.	Richmond	Henrico Co.
Travelers Indemnity	\$2,647	\$2,215	\$2,831	\$2,369
Travelers Indemnity of IL	1,891	1,582	2,021	1,692
USAA *****	1,186	1,166	1,262	1,174
USAA Cas. Ins. Co. *****	1,382	1,355	1,471	1,367
USF&G ***	2,258	2,258	2,619	2,502
VA Farm Bureau Fire & Casualty	2,302	2,280	2,492	2,417
VA Farm Bureau Mutual	1,222	1,208	1,312	1,273
VA Farm Bureau Town & Country	1,245	1,230	1,325	1,285
Victoria Fire & Casualty ***	3,895	3,328	3,792	3,227
Virginia Mutual **	1,036	1,036	1,153	1,122

- * Representative of premiums for the remainder of the state
- ** Uninsured/underinsured motorists coverages higher and/or liability limits higher than the 25/50/20 minimum limits
- *** Higher deductibles for comprehensive and/or collision coverage
- **** Formerly Colonial Insurance Company of California
- ***** General Insurance Company of Trieste & Venice
- ***** Available to members of AARP
- ***** Available to applicants meeting specified requirements (generally restricted to commissioned and non-commissioned military officers and their families)
- ***** Available to applicants meeting specified requirements (generally restricted to ex-dependents of USAA members)

Note: Premiums are based on the following coverages unless otherwise noted:

Bodily Injury Liability:	\$25,000 each person	\$50,000 each accident
Property Damage Liability:	\$20,000 each accident	
Medical Expense Benefits:	\$ 2,000 each person	
Uninsured/Underinsured Motorists Coverage:		
Bodily Injury:	\$25,000 each person	\$50,000 each accident
Property Damage:	\$20,000 each accident	
Comprehensive:	\$ 50 deductible	
Collision:	\$ 100 deductible	

No surcharges or discounts are included except for driver's training credit.

Drivers are accident and conviction free for the past three years.

Vehicles are driven 12,000 miles annually and are used to and from work.

Vehicles are not used in business.

Premiums are based on a 1998 model year vehicle costing \$15,000.

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Female - Age 20

	Virginia Beach	Norfolk	Roanoke	Charlotte Co. *
Allstate Indemnity	\$3,583	\$4,079	\$3,045	\$3,755
Allstate Insurance	1,543	1,731	1,220	1,578
Amica Mutual	1,908	1,908	1,420	1,535
Atlanta Casualty ***	4,019	3,166	3,354	2,947
Cincinnati Insurance	1,568	1,568	1,273	1,673
Colonial of WI *** ****	2,435	2,507	2,231	2,243
Dairyland	3,089	3,401	2,993	3,005
Erie Insurance Company	1,434	1,434	1,228	1,509
Erie Insurance Exchange	1,020	1,020	875	1,081
Farmers Insurance Exchange	1,535	1,535	1,309	1,721
Fidelity & Guaranty Ins. Und. ***	3,344	3,344	2,627	3,008
GEICO	1,574	1,667	1,329	1,611
GEICO Casualty ***	3,229	3,719	2,977	2,961
GEICO General	1,574	1,667	1,329	1,611
GEICO Indemnity	2,288	2,473	1,951	2,383
General Insurance Co. ***** **	3,103	3,476	2,687	2,599
Harleysville Mutual	2,405	2,405	1,284	1,673
Hartford of the Midwest *****	2,378	2,566	2,058	2,091
Integon General ***	4,373	4,373	3,547	3,574
Integon Indemnity ***	3,973	3,726	3,075	3,011
Integon National ***	2,938	3,762	2,780	2,924
Liberty Mutual Fire	1,503	1,503	1,189	1,473
Lumbermens Mutual Casualty	1,169	1,169	821	999
Metropolitan P&C	1,891	1,647	1,611	2,369
Mid Century Insurance Company	1,782	1,782	1,518	1,998
National Grange Mutual Ins. Co.	1,852	1,852	1,379	1,468
Nationwide Mutual	1,435	1,435	1,123	1,414
Nationwide Mutual Fire	1,576	1,576	1,232	1,552
New Hampshire Indemnity ***	3,189	3,597	2,679	2,659
Omni***	3,655	4,367	3,395	3,575
Penn National Mut. Ins. Co.	2,029	2,029	1,229	1,765
Progressive American	2,348	3,159	2,224	2,681
Progressive Casualty	3,134	4,220	2,971	3,622
Progressive Classic	1,874	2,515	1,772	2,126
Prudential Property & Casualty	1,785	1,793	1,467	1,869
Rockingham Casualty	1,581	1,581	1,400	1,626
Southern Insurance Co. of VA	2,231	2,231	1,729	1,994
State Farm F & C	1,828	1,828	1,409	1,935
State Farm Mutual	1,476	1,476	1,137	1,564
Superior Insurance Company	3,627	4,582	3,423	3,396

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Female - Age 20

	Virginia Beach	Norfolk	Roanoke	Charlotte Co. *
Travelers Indemnity	\$2,373	\$2,373	\$1,867	\$2,479
Travelers Indemnity of IL	1,694	1,694	1,336	1,769
USAA *****	1,151	1,174	1,015	1,213
USAA Cas. Ins. Co. *****	1,341	1,371	1,178	1,418
USF&G ***	2,235	2,235	1,762	2,014
VA Farm Bureau Fire & Casualty	2,146	2,146	1,866	2,399
VA Farm Bureau Mutual	1,138	1,138	1,005	1,289
VA Farm Bureau Town & Country	1,160	1,160	1,035	1,375
Victoria Fire & Casualty ***	2,961	3,932	2,826	2,742
Virginia Mutual **	1,129	1,129	885	954

* Representative of premiums for the remainder of the state

** Uninsured/underinsured motorists coverages higher and/or liability limits higher than the 25/50/20 minimum limits

*** Higher deductibles for comprehensive and/or collision coverage

**** Formerly Colonial Insurance Company of California

***** General Insurance Company of Trieste & Venice

***** Available to members of AARP

***** Available to applicants meeting specified requirements (generally restricted to commissioned and non-commissioned military officers and their families)

***** Available to applicants meeting specified requirements (generally restricted to ex-dependents of USAA members)

Note: Premiums are based on the following coverages unless otherwise noted:

Bodily Injury Liability:	\$25,000 each person	\$50,000 each accident
Property Damage Liability:	\$20,000 each accident	
Medical Expense Benefits:	\$ 2,000 each person	
Uninsured/Underinsured Motorists Coverage:		
Bodily Injury:	\$25,000 each person	\$50,000 each accident
Property Damage:	\$20,000 each accident	
Comprehensive:	\$ 50 deductible	
Collision:	\$ 100 deductible	

No surcharges or discounts are included except for driver's training credit.

Drivers are accident and conviction free for the past three years.

Vehicles are driven 12,000 miles annually and are used to and from work.

Vehicles are not used in business.

Premiums are based on a 1998 model year vehicle costing \$15,000.

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

SPECIAL PACKAGE AUTO POLICY PREMIUMS

Married Adult - Age 45

	Alexandria	Fairfax Co.	Richmond	Henrico Co.
Fidelity & Guaranty Ins. Und.***	\$731	\$707	\$771	\$678
Liberty Mutual Fire	925	816	1,027	893
USF&G ***	815	805	852	812
Virginia Mutual **	622	622	747	671

	Virginia Beach	Norfolk	Roanoke	Charlotte Co. *
Fidelity & Guaranty Ins. Und.***	777	777	542	717
Liberty Mutual Fire	909	909	719	906
USF&G ***	819	819	671	769
Virginia Mutual **	772	772	565	625

* Representative of premiums for the remainder of the state

** \$100,000 Liability and Uninsured Motorists limit

\$ 3,000 Medical Expense limit

*** Higher deductibles for comprehensive and/or collision coverage

Note: Premiums are based on the following coverages unless otherwise noted:

Bodily Injury Liability/Property Damage Liability

Combined Single Limit: \$ 70,000

Accidental Death Benefit: \$ 1,000

Medical Expense Benefits: \$ 2,000

Uninsured/Underinsured Motorists Coverage

Bodily Injury/Property Damage

Combined Single Limit: \$ 70,000

Comprehensive: \$ 50 deductible

Collision: \$ 100 deductible

No surcharges or discounts are included except for driver's training credit.

Drivers are accident and conviction free for the past three years.

Vehicles are driven 12,000 miles annually and are used to and from work.

Vehicles are not used in business.

Premiums are based on a 1998 model year vehicle costing \$15,000.

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

SPECIAL PACKAGE AUTO POLICY PREMIUMS

Unmarried Male - Age 20

	Alexandria	Fairfax Co.	Richmond	Henrico Co.
Fidelity & Guaranty Ins. Und. ***	\$2,055	\$1,985	\$2,175	\$1,902
Liberty Mutual Fire	2,425	2,156	2,707	2,344
USF&G ***	2,299	2,271	2,410	2,294
Virginia Mutual **	1,584	1,584	1,920	1,715
	Virginia Beach	Norfolk	Roanoke	Charlotte Co. *
Fidelity & Guaranty Ins. Und. ***	2,191	2,191	1,508	2,015
Liberty Mutual Fire	2,403	2,403	1,880	2,303
USF&G ***	2,313	2,313	1,883	2,165
Virginia Mutual **	1,984	1,984	1,438	1,596

* Representative of premiums for the remainder of the state

** \$100,000 Liability and Uninsured Motorists limit

\$ 3,000 Medical Expense limit

*** Higher deductibles for comprehensive and/or collision coverage

Note: Premiums are based on the following coverages unless otherwise noted:

Bodily Injury Liability/Property Damage Liability

Combined Single Limit: \$ 70,000

Accidental Death Benefit: \$ 1,000

Medical Expense Benefits: \$ 2,000

Uninsured/Underinsured Motorists Coverage

Bodily Injury/Property Damage

Combined Single Limit: \$ 70,000

Comprehensive: \$ 50 deductible

Collision: \$ 100 deductible

No surcharges or discounts are included except for driver's training credit.

Drivers are accident and conviction free for the past three years.

Vehicles are driven 12,000 miles annually and are used to and from work.

Vehicles are not used in business.

Premiums are based on a 1998 model year vehicle costing \$15,000.

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 1998
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

SPECIAL PACKAGE AUTO POLICY PREMIUMS

Unmarried Female - Age 20

	Alexandria	Fairfax Co.	Richmond	Henrico Co.
Fidelity & Guaranty Ins. Und. ***	\$1,592	\$1,538	\$1,684	\$1,474
Liberty Mutual Fire	1,598	1,417	1,779	1,542
USF&G ***	1,779	1,758	1,865	1,176
Virginia Mutual **	824	824	995	891

	Virginia Beach	Norfolk	Roanoke	Charlotte Co. *
Fidelity & Guaranty Ins. Und. ***	1,696	1,696	1,170	1,560
Liberty Mutual Fire	1,578	1,578	1,239	1,532
USF&G ***	1,790	1,790	1,460	1,676
Virginia Mutual **	1,026	1,026	750	830

- * Representative of premiums for the remainder of the state
- ** \$100,000 Liability and Uninsured Motorists limit
\$ 3,000 Medical Expense limit
- *** Higher deductibles for comprehensive and/or collision coverage

Note: Premiums are based on the following coverages unless otherwise noted:

Bodily Injury Liability/Property Damage Liability

Combined Single Limit:	\$ 70,000
Accidental Death Benefit:	\$ 1,000
Medical Expense Benefits:	\$ 2,000

Uninsured/Underinsured Motorists Coverage

Bodily Injury/Property Damage

Combined Single Limit:	\$ 70,000
Comprehensive:	\$ 50 deductible
Collision:	\$ 100 deductible

No surcharges or discounts are included except for driver's training credit.

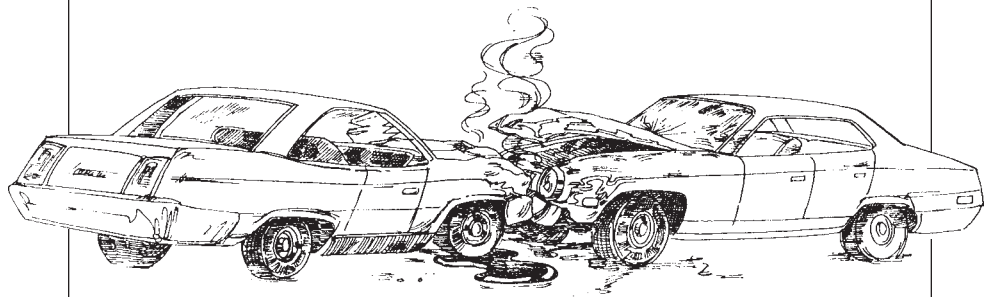
Drivers are accident and conviction free for the past three years.

Vehicles are driven 12,000 miles annually and are used to and from work.

Vehicles are not used in business.

Premiums are based on a 1998 model year vehicle costing \$15,000.

8. HOW DO ACCIDENTS AND VIOLATIONS AFFECT YOUR PREMIUMS?



If you or a member of your family has caused a traffic accident or has been convicted of a serious traffic violation, such as speeding or reckless driving, the price you must pay to obtain auto insurance might be higher. Insurance companies are allowed to increase your premium for automobile accidents where you, a member of your household, or other customary operator of the vehicle were wholly or partially at fault, and for convictions appearing on an insured's driving record. Surcharges may be applied for 36 months. Most insurance companies in Virginia have a "Safe Driver Plan." This means that if you and every driver in your household have had no "at-fault" accidents or convictions, you may qualify for a lower premium. If you and your family do not have a "clean" driving record, you will probably pay more. How much more depends on your particular driving record and the "Safe Driver Plan" of that particular company. The cost of your auto insurance is one more reason to obey all traffic laws and drive safely. **Virginia law prohibits an insurance company from charging you a higher auto insurance premium as a result of your involvement in an auto accident that was not wholly or partially your fault.** If you feel that your premium has been increased because of an accident that was not your fault, you may ask the Bureau of Insurance to help you correct this situation.

9. WHAT SHOULD YOU DO WHEN YOU ARE INVOLVED IN AN ACCIDENT OR HAVE A CLAIM?

1. Always, **call the police** – even if it is an accident where the police do not normally respond.
2. **Obtain information.** Secure the name, address, registration number, insurance company name and operator's license number of all vehicles and operators involved.
3. **Note the time, date, location, road conditions, make and year of vehicles involved,** apparent damage and injuries, and your version of what happened. Make a diagram of the accident scene.
4. **Notify your insurance agent or company as soon as possible.**
5. **Obtain the names and addresses of all witnesses and individuals involved in the accident.**
6. **Take reasonable steps to protect your property from further damage.**

If you have a physical damage claim or any other type of claim notify your company promptly. Your agent may be able to help you file the claim. Fill out the forms correctly and completely, and make copies of the forms to keep for yourself.

After the company is informed of your claim they should send you any needed forms and verify your claim. The claim should be paid promptly after the company has received adequate proof of loss. If the company rejects your claim or pays only part of it, you should be given an explanation for the decision.

10. INFORMATION FOR SENIORS

Virginia law requires insurance companies to give a reduction in premiums to persons 55 years of age and older if they have successfully completed a motor vehicle accident prevention course approved by the Department of Motor Vehicles. Each insurer must determine the appropriate reduction. The qualification for reduced premiums is good for three years following the completion of the accident prevention course. Insurance companies are also permitted to make an appropriate reduction in premiums based solely on age to an insured person over the age of 55.

If you are a senior citizen be sure to ask how much of a discount you are entitled to receive.

55

11. INFORMATION ON COLLATERAL PROTECTION OR FORCE-PLACED COMPREHENSIVE AND COLLISION INSURANCE

If you finance the purchase of your automobile, your lender may require you to carry comprehensive and collision coverage. If you do not already have this coverage, the lender may "force place" coverage for you, and you will have to reimburse the lender for the premiums paid. This is called collateral protection or force-placed insurance. In most cases, this coverage only protects the lender and does not protect you for your interest in the vehicle. In addition, it does **not** protect you against *liability* for damage or injury you cause to another person or automobile. If you do not want your lender to "force place" your comprehensive and collision coverage, you may add this coverage to your existing policy, or if you do not have an existing policy, you may wish to contact several agents or insurance companies to shop for the best price and coverage available. Remember that if you allow the lender to "force place" comprehensive and collision coverage for you, the force-placed policy will **not** satisfy the financial responsibility requirements of the Department of Motor Vehicles to carry minimum limits of liability insurance.

12. FREQUENTLY ASKED QUESTIONS

1. **When can an insurance company consider my car a “total loss”?**

When the repair cost approaches or exceeds the actual cash value of the car.

2. **I recently had an accident in my five year old car and the company wants to repair it by using used parts. Can they do this?**

Yes. The company may have your car repaired with parts of like kind and quality, which would include used parts.

3. **Under the terms of the physical damage coverage in my automobile policy, do I have the right to make the decision as to whether to repair, replace, or to receive cash for my wrecked auto?**

No. That is one of the rights given to the company by your policy.

4. **Will an insurance company pay to replace items such as tires or batteries that are damaged in an accident?**

Yes. However, an insurance company will not necessarily pay for 100% of the replacement cost of such items as tires, batteries, or entire paint jobs. These items may be subject to a deduction for depreciation for the amount of time the item had been in use prior to the accident.

5. **Will my comprehensive coverage provide payment to me if my belongings are stolen from my car?** Generally, only if the belongings are considered “automobile equipment” will the loss be covered. If the property is not automobile equipment, the loss may be covered under your homeowners policy.

6. **If I am involved in an accident where the other party was at fault, am I entitled to compensation for renting**

a substitute vehicle while my vehicle is being repaired?

If the other party's insurer assumes liability for the accident, you would be entitled to recover reasonable costs which were incurred in hiring a comparable substitute vehicle for the period during which you are deprived of the use of your vehicle. The rental may not exceed a reasonable period of time for repairs to be made. You have an obligation to keep these costs to a minimum. You should provide the insurance company with a receipt for the rental cost.

If the company does not accept liability, you would have to carry "Rental Reimbursement Coverage" which is an optional coverage available to you under your own policy.

7. If my friend asks to use my car for his own errands, will my automobile insurance provide coverage to him while he is driving?

Yes. All automobile liability policies in Virginia provide coverage to a "non-owner" operator if they are driving the vehicle with the permission of the "named insured."

8. If I choose to cancel my policy before its expiration, can the company charge me a fee?

Yes. Policyholders who cancel before the expiration date may be charged an administrative "short-rate" fee by the company to cover their costs for processing the cancellation. The short-rate fee is usually a substantial amount.

9. Why am I considered an "Assigned Risk"?

You become an assigned risk when no insurance company will voluntarily insure you. You may apply through any licensed insurance agent for your coverage to be assigned to an insurance company. Your application will then be processed and *assigned to a company* by the Virginia Automobile Insurance Plan.

10. If because of my driving record, I must purchase insurance through the Virginia Automobile Insurance Plan, how long must I remain in the Plan?

You only have to remain in the Plan until you can purchase coverage in the regular (voluntary) market. Before each renewal, you should attempt to purchase insurance in the regular market by contacting companies or agents representing companies to see if they will accept you. The fact that one company will not accept you does not mean that other companies will not be able to accept you. If you have had no new accidents or violations you may be able to find a company that will accept you.

11. What happens if the Department of Motor Vehicles (DMV) determines that I have not met the financial responsibility requirement?

If DMV determines that you have not met the financial responsibility requirement, DMV may suspend your license and require an SR-22 form to be filed by your insurance company and require you to pay the \$500 Uninsured Motor Vehicle fee.

12. Does the Uninsured Motor Vehicle fee provide insurance?

No, this fee allows you to register and operate an uninsured vehicle without purchasing insurance. This fee does not provide any insurance protection. If you elect to pay this fee and not purchase insurance, you will be personally responsible for any injuries or damages for which you are legally liable as a result of an automobile accident.

13. DMV has required me to have an insurance company file an SR-22 on my behalf. What does this mean?

The SR-22 is a form that confirms that you are complying

with the financial responsibility laws of Virginia. It is usually required in instances where you have had an accident with no liability coverage or as a result of a serious violation. The form must be filed with DMV by your present insurance company. If the policy is ever cancelled or non-renewed, the company must notify DMV.

14. What is the difference between points assigned to my driving record by DMV and an insurance “point” on my policy?

An insurance company may assign “points” for a conviction or for an accident where you were either partially or wholly at fault. It is a surcharge to the policy’s premium and has nothing to do with the points on your motor vehicle record. DMV assigns points to your driving record for violating motor vehicle laws.

15. Can a family member’s poor driving record affect my premiums or insurability if my driving record is clear?

Yes. Under the Family Automobile Policy in the Commonwealth of Virginia all household members are automatically given certain protection. Because of this, companies may consider the driving records of all residents of your household when deciding whether to insure you or what your premium will be.

16. Is there a grace period for late payment?

No. The company may cancel your policy for non-payment if the payment is even *one* day late.

17. May an insurance company use non-original manufactured parts or “after market” parts in preparing an estimate for my vehicle that was involved in an accident?

Yes. The company may have your car repaired with after market parts. However, they must disclose on the estimate or on a separate document that the estimate is based on the use of after market parts.

18. How long does a company have to settle my claim?

The company should acknowledge receipt of your claim report within ten working days. There is no specific time limit in which the company must settle your claim. Since each claim is different, the length of time to settle may vary.

19. If my car is determined to be a total loss, can I keep the vehicle?

Yes. However, the company's settlement offer will be reduced by the salvage value of your vehicle. Salvage value is the value of the vehicle after the loss.

20. Is there any one method a company must use to determine the value of my vehicle when settling a total loss claim?

There are many different methods a company may use to determine the value of your vehicle. There is no method prescribed by law.

21. Do I have the right to select the repair facility to conduct the repairs to my vehicle after it has been involved in an accident?

Yes. Although many companies will suggest body shops or repair facilities, the final decision is yours.

22. I am dissatisfied with the repair work done to my vehicle by a repair facility I chose. What obligation does the insurance company have to correct this?

The insurance company is responsible for paying for repairs to your vehicle. Since you chose the repair facility, you are responsible for making sure the job is done satisfactorily.

23. I was involved in an accident. The other person's insurance company has denied my claim based upon contributory negligence. What is contributory negligence?

Virginia is a contributory negligence state. Contributory negligence is a principle of law that recognizes that injured persons may have contributed to his/her own injury. For example, by not observing the "Don't Walk" sign at a

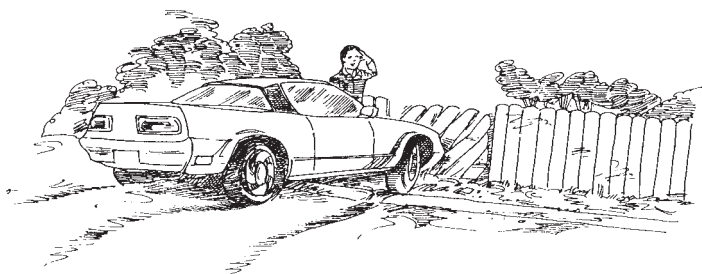
crosswalk, pedestrians may cause accidents in which they are injured. This means if you are responsible for the accident in any way, you could be prevented from recovering from the other party.

24. Does my agent have to inform me if he sells me an automobile club service agreement or an accidental death and dismemberment policy together with an insurance policy?

Yes, a written disclosure must be given to you which includes the name or type of each insurance policy and automobile club service agreement that you have agreed to purchase, the premium quotation for each policy, and a statement that you have elected to purchase these products. If your application for insurance was made by telephone or electronically, this disclosure must be mailed to you within 10 days of the date of application.

25. Does my automobile insurance policy cover me if I have an accident in another country, such as Canada or Mexico?

Your automobile insurance policy covers you for accidents that occur within the United States, its territories or possessions, and Canada. It does not cover you for accidents which occur in Mexico or other countries. Before driving in another country, you should find out how much insurance is required to be carried in that country and how to purchase it. Before you drive in Canada, you should ask your insurance company to provide you with the appropriate certificate or verification of insurance.



13. WHAT ABOUT INSURANCE COMPLAINTS?

A. Know Your Rights

Consumers have been given certain rights by law. Virginia law provides that if an insurance company refuses to issue an auto policy to you, the company must tell you the reasons why. However, you may have to ask for these reasons. **If you are refused insurance, ask for the reasons why.** It may be that the insurance company's decision to deny you insurance was based on incorrect information. You will then have the right to obtain a copy of the company's file concerning you. If the file contains information that is wrong, you will be allowed to correct this information.

Virginia law also **prohibits** an insurance company from refusing to issue an automobile policy solely for the following reasons:

- **because you have been refused auto insurance by another company;**
- **because you once purchased insurance through the assigned risk plan;**
- **because of your age, sex, residence, race, color, creed, national origin, ancestry, marital status or lawful occupation (including military service).**

If you are refused auto insurance for one of the reasons listed above and no other reason, the action taken by the insurance company is illegal.

Also, after your policy has been in effect for sixty (60) days or more, the company cannot cancel your policy for the remainder of the policy term unless:

- **you fail to pay the premium;**
- **your driver's license is revoked or suspended;**
- **an operator in your household or anyone who customarily operates your auto has had their license revoked or suspended or;**

- **your legal residence has been changed to another state and your automobile will be garaged in the new state of residence.**

In addition, a company intending to cancel or nonrenew your policy must give you notice in writing stating the termination date and the reason for termination. **The notice must also tell you that you have a legal right to appeal to the Insurance Commissioner and obtain insurance through the Virginia Automobile Insurance Plan.**

In addition to the reasons outlined above, a company cannot nonrenew the liability portion of your personal auto policy solely for the following reasons:

- **lack of driving experience or number of years of driving experience;**
- **lack of supporting business (such as a homeowners policy);**
- **one or more accidents or violations that occurred more than 48 months before your policy's upcoming anniversary date;**
- **one or more uninsured/underinsured motorist claims where the uninsured/underinsured motorist is known or there is physical evidence of contact;**
- **a single not-at-fault claim filed under your medical expense benefits coverage;**
- **one or more claims filed under the comprehensive coverage or towing coverage of your policy;**
- **two or less accidents within three years unless the accident was wholly or partially the fault of the named insured, a resident of the same household, or other customary operator.**

As an automobile policyholder, you have the right to collect the benefits promised should an accident occur. If

you make a claim and you believe that your insurance company is not living up to its obligations, you can force the company to honor your valid claims. If your claim is \$2,500 or less in excess of any deductible, and a company in bad faith refuses to pay you promptly, you can file suit against the company and recover double the amount your company owes plus reasonable attorney's fees and expenses. If your claim is more than \$2,500 in excess of any deductible, and a company in bad faith refuses to pay you promptly, you can file suit against the company and recover the amount your company owes plus interest together with reasonable attorney's fees and expenses.

B. When You Have A Problem

(1) Contact your Agent or Company

If you believe your insurance company has improperly refused to issue or renew your policy or has refused to pay all or part of a valid claim, you have a right to question and complain. Sometimes a mistake has been made and it will be corrected if an inquiry is made.

A complaint by letter is best. Keep a copy of your letter.

If you decide to complain by telephone, keep a written record of:

- The date and time of your call
- The name of the person you talked to
- What was said during the call.

(2) Help from the Bureau of Insurance

If you do not receive a prompt, courteous and satisfactory response, you may need to get help to resolve your problem.

The State Corporation Commission **Bureau of Insurance** provides free professional information and complaint services to all Virginia residents.

To use these services you can:

- **Call 371-9185** if you live in Richmond
- **Call (804) 371-9206** for Telecommunications Device for the Deaf
- **Call 1-800-552-7945** the toll-free Hot-Line Number if you live outside of Richmond
- Visit the Bureau of Insurance
Tyler Building
1300 East Main Street
Richmond, Virginia
- **Use the form letter in this booklet and mail it to:**
Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
Box 1157
Richmond, Virginia 23218

The Bureau of Insurance will:

- Thoroughly investigate your complaint
- See that you get a clear response to your questions
- Cut through red tape
- Correct misunderstandings.

But the Bureau cannot:

- Force a favorable action on your complaint if it is not supported by facts and law
- Provide legal services that are sometimes required to settle complicated problems.

If the Bureau is unable to resolve your problem, we will tell you why. If the law and facts are on your side, we will try to see that your rights are protected and that your complaint is resolved in a satisfactory manner.

14. GLOSSARY

1. **automobile liability** – a person's responsibility to others for bodily injury or property damage caused by his or her automobile.
2. **automobile physical damage** – coverage for damage to an automobile owned by the insured. There are two kinds of coverage – collision and comprehensive insurance.
3. **collision coverage** – coverage for your automobile when it overturns or collides with another car or object.
4. **comprehensive coverage** – coverage for losses to your automobile, such as fire, vandalism, water, hail, glass breakage, wind, falling objects and vehicle theft but not collision.
5. **deductible** – an amount you must pay if you have a claim. The deductible is subtracted from the amount the company is obligated to pay. The higher the deductible, the lower the premium.
6. **loss of income benefit** – in the event of an accident, coverage is provided for you or others in your automobile for income loss up to \$100 per week, not exceeding 52 weeks.
7. **loss of use coverage** – provides coverage for loss of use for a rental car (rented to you) damaged in an accident. If you were in an automobile accident, you may be responsible for rental fees while the rental car is out of service.
8. **medical expense** – covers the medical/funeral expenses of a person who is injured/killed in an automobile accident. The coverage applies no matter who is at fault.
9. **rental reimbursement** – provides temporary coverage for the rental of a substitute vehicle while yours cannot be driven (for at least 24 hours) because of a collision or comprehensive loss.

10. **uninsured/underinsured motorist coverage** – coverage that applies when you are injured in an auto accident caused by a person who does not have insurance, a driver whose liability limits are not high enough to cover your damages, or a hit-and-run driver.

**COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION
BUREAU OF INSURANCE
BOX 1157**

Richmond, VA 23218

I wish to file a complaint: (Please Print)

1. My name _____

Telephone No. Home _____ Work _____

Mailing address: _____

(Street)

(City)

(State)

(ZIP)

2. Name of insured: (if same, indicate same) _____

Mailing Address: _____

(Street)

(City)

(State)

(ZIP)

3. Who is complaint against? _____

(Name of Company, Agent, Adjuster)

Give address if known: _____

(Street)

(City)

(State)

(ZIP)

4 My policy, certificate, or ID number _____

5. a. Claim number _____

b. Other parties involved _____

c. Their insurance companies _____

d. Policy or claim number (if known) _____

6. Date of Loss _____

7. Details of my complaint (Please type, print or write clearly)

I am enclosing copies of any correspondence or other papers relating to this matter which I feel would help your investigation of the complaint. I understand that a copy of this form and any or all of the enclosed information may be sent to the party complained against.

(Date)

(Signature)

AUTOMOBILE INSURANCE QUOTATION WORKSHEET

RATING INFORMATION

	Age	Sex	Marital Status	% Use of Car	Annual Mileage _____
Principal Operator	_____	_____	_____	_____ %	Number of Days per Week or Weeks out of 5 Weeks if Driving in a Car Pool
Other Driver(s)	_____	_____	_____	_____ %	Number of Miles One Way if Driving to and from Work Every Day _____

Number of Accidents or Moving Violations in the Last 3 Years _____ Notes:

List on separate sheet. Use date of conviction for violations.

	Make	Model & Year
Type of Auto(s) to Be Insured		
Auto 1	_____	_____
Auto 2	_____	_____

INSURANCE QUOTES

				ANNUAL PREMIUMS			
				Company	Company	Company	Company
LIABILITY LIMITS							
Bodily Injury	_____	per person	_____	_____	_____	_____	_____
Bodily Injury	_____	per accident	_____	_____	_____	_____	_____
Property Damage	_____	per accident	_____	_____	_____	_____	_____
Uninsured/Underinsured Motorist							
Bodily Injury	_____	per person	_____	_____	_____	_____	_____
Bodily Injury	_____	per accident	_____	_____	_____	_____	_____
Property Damage	_____	per accident	_____	_____	_____	_____	_____
Physical Damage to Insured Vehicle							
Comprehensive	_____	deductible per accident	_____	_____	_____	_____	_____
Collision	_____	deductible per accident	_____	_____	_____	_____	_____

Other Coverages

TOTAL ANNUAL PREMIUM

Membership Fees (if Applicable)

Installment Charges

TOTAL ANNUAL COST OF AUTOMOBILE INS.

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